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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/193,564	11/17/1998	JAY PAUL DRUMMOND	D1077+6	2181
28995	7590	04/09/2002		
RALPH E. JOCKE 231 SOUTH BROADWAY MEDINA, OH 44256			EXAMINER ELISCA, PIERRE E	
			ART UNIT 2161	PAPER NUMBER
			DATE MAILED: 04/09/2002	

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**BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES**

Paper No. 13

Application Number: 09/193,564

Filing Date: November 17, 1998

Appellant(s): Jay Paul Drummond et al.

Ralph E. Jocke
For Appellant

EXAMINER'S ANSWER

Art Unit: 2161

This is in response to appellant's brief on appeal filed 01/29/2002.

(1) *Real Party in Interest*

A statement identifying the real party in interest is contained in the brief.

(2) *Related Appeals and Interferences*

A statement identifying the related appeals and interferences which will directly affect or be directly affected by or have a bearing on the decision in the pending appeal is contained in the brief.

(3) *Status of Claims*

The statement of the status of the claims contained in the brief is correct.

(4) *Status of Amendments After Final*

No amendment after final has been filed.

(5) *Summary of Invention*

The summary of invention contained in the brief is correct.

(6) *Issues*

The appellant's statement of the issues in the brief is correct.

(7) *Grouping of Claims*

Appellant's brief includes a statement that claims 1-20 do not stand or fall together and provides reasons as set forth in 37 CFR 1.192(c)(7) and (c)(8).

(8) *ClaimsAppealed*

The copy of the appealed claims contained in the Appendix to the brief is correct.

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(9) *Prior Art of Record*

The following is a listing of the prior art of record relied upon in the rejection of claims under appeal.

5,706,442	Anderson et al.	01/1998
5,933,816	Zeanah et al.	08/1999

(10) *Grounds of Rejection*

The following ground(s) of rejection are applicable to the appealed claims:

Claims 1-4, 7, 8, 10, and 11-14 rejected under 35 U.S.C. 102 (e). This rejection is set forth in prior Office action, Papers No. 6 and 10.

Claims 5, 6, 9, 15, and 16 rejected under 35 U.S.C. 103 (a). This rejection is set forth in prior Office action, Papers No. 6 and 10.

Claims 17-20 rejected under 35 U.S.C. 102 (e). This rejection is set forth in prior Office action, Paper No. 10.

(11) *Response to Argument*

In response to claims 1, 7, 8, 10, 11, 12, 13, 14, and 17-20, Applicant argues that the prior art of record (Anderson) does not teach or suggest:

a. "At least one HTTP record which includes data corresponding to operating data, where the operating data is operative to control operation of an automated transaction machine". However, as the Examiner has stated in the Office action mailed on 4/20/2001, this limitation is disclosed by Anderson in col 2, lines 21-47, specifically wherein it is stated that on-line interfaces for use by

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applications, financial service providers, Web (HTTP) servers, and other clients to obtain and manipulate financial information (such as banks stock brokerages, credit card companies and so on) for users of the system.... , and moreover, a HTTP is for viewing a specific web page or to view a specific operating data at an automated transaction machine.

b. "Accessing a record data through the server with a computer in an automated transaction machine". However, as the Examiner has stated in the Office action mailed on 4/20/2001, this limitation is disclosed by Anderson in col 2, lines 20-25, lines 33-39, lines 51-67, please note that the HTTP of Anderson does access financial information or transaction machine.

c. " loading data corresponding to operating data in a memory of the machine". As the Examiner has stated in the Office action mailed on 4/20/2001, page 3, this limitation is disclosed by Anderson in col 4, lines 45-67, fig 2 databases or memory.

In response to claims 2-4, Applicant argues that Anderson does not teach or suggest:

d. "Accessing a document with a browser operating in a computer of the automated transaction machine (or financial information) ". However, the Examiner disagrees because this limitation by Anderson in col 2, lines 61-67, item 10, please note that on-line financial service information could also interpreted as an ATM.

In response to claims 5, 6, 9, 15, 16, Applicant argues that Anderson nor Zeanah do not teach or suggest: "operating data that includes applets or java". Again, the Examiner disagrees with the Applicant's representative because this limitation is disclosed by Zeanah in col 19, lines 26-33, col 22, lines 26-30, col 28, lines 41-48, and also in the abstract.

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For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

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(Conferees)

PC

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April 01, 2002

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